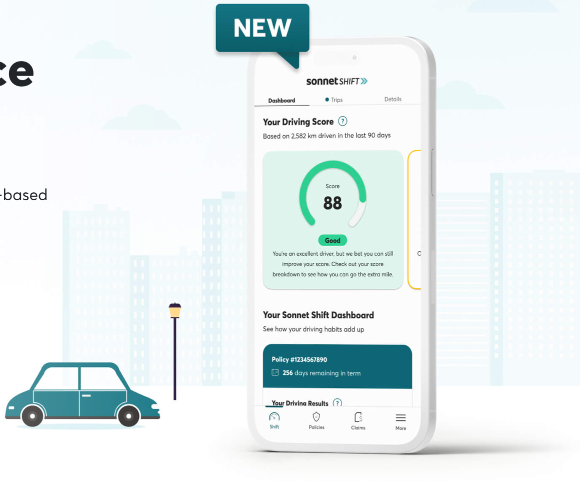
Usage-based insurance – now in Ontario!

Ontario drivers now have more choices. Choose Sonnet Shift usage-based insurance and save up to 35% on your premium.

Get a Quote Learn more



Your Driving Score

Based on 2,582 km driven in the last 90 days

You're an excellent driver, but we bet you can still improve your score. Check out your score breakdown to see how you can go the extra mile.

Your Sonnet Shift Dashboard

See how your driving habits add up

Policy #1234567890

256 days remaining in term

Your Driving Results

Driving a car in Ontario? Make sure you're covered

Are you a rush hour commuter in a suburb like Burlington? Do you travel the scenic roads of northern Ontario towns like Sudbury? Wherever you drive in Ontario, you need the best car insurance. From London to Waterloo, Newmarket to Peterborough, Sonnet has you covered with insurance for experienced or new drivers. Get traditional or usage-based insurance, in language you can understand, at a competitive price – and do it all online. We've changed car insurance in Ontario for the better.

Why do you need auto insurance?

In Ontario, if you own a vehicle, by law you must have auto insurance. Think of insurance as a future investment. The average cost of a car repair claim in Ontario is $8,611. Insurance will protect you from having to pay out of pocket. Plus, if you cause damage or injuries to other people while driving, you'll be responsible for those costs too. Accidents happen, even to good drivers. Having the best auto insurance in Ontario means you'll have financial help when they do.

What does car insurance in Ontario cover?

The Ontario government regulates coverage for auto insurance. To make sure everyone has basic protection, certain coverages are required. There are also options to add to or increase your coverage. Here's a list of what standard car insurance covers in Ontario. The best way to know what's covered and what's not is always to review your actual auto policy.

Did you know? Ontario is a no-fault insurance system. This means that you'll always deal with your own car insurance company to report a claim, regardless of whether or not you're at fault for a collision. This makes it even more important to make sure you have the best auto insurance in Ontario.

Mandatory car insurance coverage

- **Liability**
- **Accident Benefits**
- **Collision - Your Fault**
- **Collision - Not Your Fault**
- **Comprehensive**

Optional car insurance coverage

- **Accident Forgiveness**
- **Ticket Forgiveness**
- **Enhanced Protection Bundle (Ontario only)**

How much does auto insurance cost in Ontario?

Car insurance rates are unique for each driver. Insurance companies look at your personal driving and claims history. They also consider where you live and the type of vehicle you have. Plus, they'll factor in how you use your car. Here are some examples of the average price of car insurance with Sonnet in Ontario. Get a free online car insurance quote to see how much you would pay.

$156/month avg.

University alumni **in Orleans** on average can get auto insurance that adds up to about the cost of your daily coffee habit each month.

$176/month avg.

The average **person in Waterloo**, can bundle their home and auto insurance for less than the average household spends monthly on dining out.

$214/month avg.

The cost of **insuring an older vehicle in Newmarket** is on average around half of a typical monthly grocery budget for two.

Reviews from Sonnet customers in Ontario

"…I've enjoyed the easy customer service and quick responses to all of my questions. I look forward to adding home insurance in the near future."

Justin B., Orleans, Ontario

‹ ● ○ ›

How you can save on auto insurance in Ontario

Engineering & accounting graduates in Ontario

Engineers and accountants can appreciate a well-designed solution. Use our online platform and claim your engineering or accounting graduates discount.

Winter tires

It pays to be safe. Save even more when you put on winter tires from November to April – just make sure they have the three-peak mountain snowflake icon.

Canadian University Alumni

Get more from your degree. University Alumni can save on car insurance in Ontario.

More ways to save in Ontario

You could save an average of $474 with Sonnet's group discount. It's easy - start an online quote and search for the name of your organization or association. A few organizations that trust Sonnet:

LifeWorks

Learn more

COTAPSA

Learn more

Nissan

Learn more

Questions about car insurance in Ontario? We've got answers

Getting an auto insurance quote with Sonnet is quick and easy – with plenty of help along the way. Read through our current blogs or most frequently asked questions about car insurance to get started.

ON THE ROAD

6 things you should know before buying that used car

3 min. read

ON THE ROAD

How leasing vs. financing a car affects your insurance

6 min. read

ON THE ROAD

What you need to know about getting a tow in Ontario

7 min. read

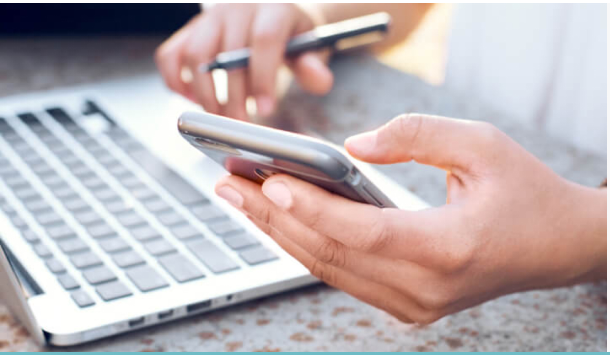
How do I get the eSlip or pink slip for my new car insurance?

How do you buy car insurance in Ontario?

How can I save on my auto insurance?

Do I need insurance for a leased or financed car?

Will my Sonnet auto insurance cover me as an Uber or Lyft driver?



Start saving on your car insurance today

Don't wait for renewal to take advantage of a better price. Find out how much it could cost you to cancel and switch to Sonnet.

Try out our cancellation calculator

Buy auto insurance in Ontario online in 5 minutes

Get a Quote

Get Insurance

- Auto
- Home
- Condo
- Tenant
- Landlord
- Pet
- Claims
- Cancellation Calculator

Learn More

- Blog
- FAQs
- News
- Offers
- About Us

Get in Touch

- Contact Us
- Group Insurance
- Compliments & Complaints
- Stay in Touch
- Join Us

Social

- Twitter
- Facebook
- LinkedIn
- Instagram
- YouTube
- TikTok

Terms of Use | Recurring Payment Agreement | Privacy | Privacy Preferences | Accessibility | Site Map | **Français**

©2023 Sonnet Insurance. Sonnet Insurance® All trademarks used herein are owned by the respective entities. All rights reserved.

Policies underwritten by Sonnet Insurance Company except for Sonnet Pet Insurance. Sonnet Insurance Company is registered with Autorité des marches financiers as a property and casualty insurer (Reg #: 2000434353) and damage insurance agency (Reg #: 50519). Contact Sonnet in either capacity via chat, electronic note, or by logging into the customer portal at https://www.sonnet.ca/contact-us.

Bundling discount reflects the best possible savings a customer could receive by bundling their home and auto coverage. Depending on your quote details, you may not be eligible for a discount.

Possible savings of over $600 annually is based on survey responses of 10,586 customers who purchased an insurance policy with Sonnet Insurance Company between July 2020 and February 2021 in Ontario, Alberta and Quebec. 17% of survey respondents indicated that their monthly price with Sonnet was over $50 lower than what they were currently paying. Depending on your quote details, actual savings may vary.

[+] View Legal